

Certificate of Notice Page 1 of 3  
IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

RICHARD S. SKOWRONSKI, SR.  
ALMA F. SKOWRONSKI  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.  
No Repondents.

Case No.: 14-23525

Chapter 13

Document No.: 41

**ENTERED BY DEFAULT**

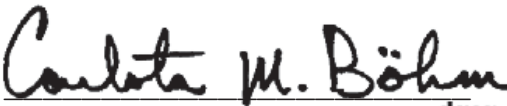
ORDER OF COURT

AND NOW, this 13th day of November, 2019, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

FILED  
11/13/19 11:46 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

  
Carlota M. Böhm dmr  
Chief United States Bankruptcy Court Judge

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Richard S. Skowronski, Sr.  
 Alma F. Skowronski  
 Debtors

Case No. 14-23525-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: nsha  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 34

Date Rcvd: Nov 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2019.

db/jdb +Richard S. Skowronski, Sr., Alma F. Skowronski, 111 Lawrence Avenue,  
 Pittsburgh, PA 15238-2713  
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,  
 Pittsburgh, PA 15212-5860  
 13914404 +AAA East Central, AAA East Central Internet, Membership Sales, 5900 Baum Blvd.,  
 Pittsburgh, PA 15206-3803  
 13914405 Bank of America N.A., P.O. Box 15222, Wilmington, DE 19886-5222  
 13944108 +Bank of America, N.A., 7105 Corporate Drive PTX-B-209, Plano, TX 75024-4100  
 13914407 County of Allegheny, c/o Jordan Tax Service, PO Box 200, Bethel Park, PA 15102-0200  
 13952874 +County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,  
 Pittsburgh, PA 15219-6101  
 13914408 Cuna Mutual Group, CMFG Life Insurance Company, PO Box 61, Waverly, IA 50677-0061  
 13914409 ++DIRECTV LLC, ATTN BANKRUPTCIES, PO BOX 6550, GREENWOOD VILLAGE CO 80155-6550  
 (address filed with court: Directv, PO Box 6550, Englewood, CO 80155-6550)  
 13914414 +First Health & Life Insurance Company, Express Scripts, PO Box 14734,  
 Lexington, KY 40512-4734  
 13914415 +Fox Chapel Area School District, c/o Jordan Tax Service, 102 Rahway Road,  
 Canonsburg, PA 15317-3349  
 14005161 +Fox Chapel Area School District, c/o Giuffre Law Office, 221 Commercial Ave., Suite 200,  
 Pittsburgh, PA 15215-3054  
 13914416 +Fox Chapel Authority, 255 Alpha Drive, Pittsburgh, PA 15238-2944  
 13914417 +Giuffre Law Offices, 221 Commercial Avenue, Pittsburgh, PA 15215-3054  
 13914418 +Lincoln National Life Insurance Company, Customer Service - Concord, One Granite Place,  
 PO Box 515, Concord, NH 03302-0515  
 14054194 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)  
 13914420 New Era Life Life Insurance Companies, PO Box 4884, Houston, TX 77210-4884  
 13914422 North Districts Community, PO Box 4519, Carol Stream, IL 60197-4519  
 13916362 +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982  
 13914423 PNC Bank, PO Box 856177, Louisville, KY 40285-6177  
 13914425 Teachers Insurance and Annuity Association, 730 Third Ave., New York, NY 10017-3206  
 13952875 +Township of O'Hara, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,  
 Pittsburgh, PA 15219-6101  
 13914426 +Township of O'Hara, c/o Jordan Tax Service, 102 Rahway Road, Canonsburg, PA 15317-3349  
 13914412 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
 (address filed with court: Elan, Cardmember Services, PO Box 790408,  
 Saint Louis, MO 63179-0408)  
 13914427 Well Care Prescription Plan, Well Care Member Reimbursement Dept., PO Box 31577,  
 Tampa, 33631-3577  
 13914428 +Wyndham Resort Development Corp., PO Box 724695, Los Angeles, CA 90074-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/PDF: rmscedi@recoverycorp.com Nov 14 2019 04:38:16  
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 13914406 +E-mail/Text: documentfiling@lciinc.com Nov 14 2019 04:31:39 Comcast, 15 Summit Park Drive,  
 Pittsburgh, PA 15275-1102  
 13914410 E-mail/Text: mrdiscen@discover.com Nov 14 2019 04:31:46 Discover, PO Box 6103,  
 Carol Stream, IL 60197-6103  
 13918151 E-mail/Text: mrdiscen@discover.com Nov 14 2019 04:31:46 Discover Bank,  
 DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
 13914411 E-mail/Text: kbarkley@bernsteinlaw.com Nov 14 2019 04:34:29 Duquesne Light Company,  
 Payment Processing Center, PO Box 67, Pittsburgh, PA 15267-0001  
 13966021 +E-mail/Text: kbarkley@bernsteinlaw.com Nov 14 2019 04:34:29 Duquesne Light Company,  
 c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,  
 Pittsburgh, PA 15219-1945  
 13963676 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 14 2019 04:35:50  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 13944980 E-mail/PDF: rmscedi@recoverycorp.com Nov 14 2019 04:38:16  
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Allegheny County  
 cr BANK OF AMERICA, N.A.  
 cr Bank of America, N.A.  
 cr Duquesne Light Company  
 cr Nationstar Mortgage LLC d/b/a Mr. Cooper  
 cr Township of O'Hara

District/off: 0315-2

User: nsha  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 34

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cr\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC., PO Box 619096,  
Dallas, TX 75261-9741)  
13914419\* +Lincoln National Life Insurance Company, Customer Service - Concord, One Granite Place,  
PO Box 515, Concord, NH 03302-0515  
13914421\* New Era Life Insurance Companies, PO Box 4884, Houston, TX 77210-4884  
13914424\* PNC Bank, PO Box 856177, Louisville, KY 40285-6177  
13914413 ##+Equitable Gas Company, Peoples, PO Box 6766, Pittsburgh, PA 15212-0766  
TOTALS: 6, \* 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 15, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on November 13, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. andygornall@latouflawfirm.com  
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor Nationstar Mortgage, LLC. bkgroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Township of O'Hara jhunt@grblaw.com,  
cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor Allegheny County jhunt@grblaw.com, cnoroski@grblaw.com  
Kenneth Steidl on behalf of Joint Debtor Alma F. Skowronski julie.steidl@steidl-steinberg.com,  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@st  
eidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-ste  
inberg.com  
Kenneth Steidl on behalf of Debtor Richard S. Skowronski, Sr.  
julie.steidl@steidl-steinberg.com,  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@st  
eidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-ste  
inberg.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com  
Stuart P. Winneg on behalf of Creditor Bank of America, N.A. swinneg@udren.com,  
cblack@udren.com

TOTAL: 13